



STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
320 WEST WASHINGTON STREET
SPRINGFIELD, ILLINOIS 62767-0001

ROD R. BLAGOJEVICH
GOVERNOR

DEIRDRE K. MANNA
ACTING DIRECTOR

April 19, 2004

Alfred Imad Shuaibe
10017 N. Crown King Rd.
Phoenix, Arizona 85353

Re: Request for License

Dear Mr. Shuaibe:

This letter is in response to your request to obtain a license. The Department received your non-resident license application on August 19, 2003. A copy of your validated application is enclosed with this letter. Section 500-30 of the Illinois Insurance Code (215 ILCS 5/500-30) requires, in part, "... before approving the application, the Director must find that the individual . . . has not committed any act that is a ground for denial, suspension, or revocation set forth in Section 500-70 of the Illinois Insurance Code (215 ILCS 5/500-70)."

On August 19, 2003, the Department received your application. Question number two asked, "Have you or any business in which you are or were an owner, partner, officer or director ever been involved in an administrative proceeding regarding any professional or occupational license." You answered, "No."

The Office of the Commissioner of Insurance in the State of Wisconsin denied your license application on June 26, 2000, for not responding to previous written requests for information regarding your application and for your child support arrearage. The Office of the Commissioner of Insurance in the State of Wisconsin denied your license application on October 2, 2003, for not disclosing administrative actions taken in any state, for not responding to previous written requests for information and for your child support arrearage.

Therefore, your license applications were denied in another state, you attempted to obtain a license through misrepresentation and you have demonstrated untrustworthiness, which are grounds for denial pursuant to Section 500-70 (a)(3)(8) and (9) of the Illinois Insurance Code (215 ILCS 5/500-70 (a)(3)(8) and (9)).

Question number seven on the non-resident license application asked, "Do you have a child support obligation in arrearage?" You answered, "Yes." Three first-class and two certified letters were sent to your address of record requesting information. You provided no information. Therefore, you have failed to facilitate and aid the Director in

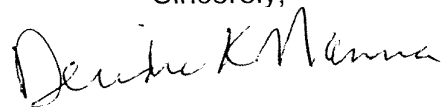
the investigation in violation of Section 500-110 (b) of the Illinois Insurance Code (215 ILCS 5/500-110 (b)). By this action, you have violated an insurance law and you have demonstrated untrustworthiness which are grounds for denial pursuant to Section 500-70 (a)(2) and (8)) of the Illinois Insurance Code (215 ILCS 5/500-70 (a)(2) and (8)).

Your request for a license is being denied based upon the information previously stated.

If you wish a refund of your application fee, return the copy of the validated application with a letter asking for a refund to the Department to the attention of David Murphy, Licensing Supervisor.

You have the right to a formal hearing on this matter if your written request is filed with the Department within 30 days of the date of mailing of this correspondence.

Sincerely,

A handwritten signature in black ink that reads "Deirdre K. Manna". The signature is written in a cursive, flowing style.

Deirdre K. Manna
Acting Director

DKM:br510